

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: CIMINO, FRANK

§ Case No. 09-20243

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH R. VOILAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Northern District of Illinois
219 S. Dearborn
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 on 12/23/2010 in Courtroom 250, United States Courthouse, Kane County Courthouse
100 S. Third Street
Geneva, IL 60134.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/23/2010

By: JOSEPH R. VOILAND

Trustee

JOSEPH R. VOILAND
1625 WING ROAD
YORKVILLE, IL 60560
(630) 553-1951

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: CIMINO, FRANK

§ Case No. 09-20243

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Debtor(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 4,001.80
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 4,001.80

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee <u>JOSEPH R. VOILAND</u>	\$ <u>1,000.33</u>	\$ <u>79.16</u>
Attorney for trustee _____	\$ _____	\$ _____
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant _____	\$ _____	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees, <u>United States Trustee</u>	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 58,847.50 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.0 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
1	Discover Bank	\$ 1,544.47	\$ 76.69
2	Advanta Bank Corp	\$ 25,731.06	\$ 1,277.56
3	Chase Bank USA, N.A.	\$ 10,084.04	\$ 500.68
4	American Express Centurion Bank	\$ 112.13	\$ 5.57
5	American Express Bank, FSB	\$ 6,599.63	\$ 327.67
7	GE Money Bank dba LOWES CONSUMER	\$ 4,174.18	\$ 207.25
8	PRA Receivables Management, LLC	\$ 7,394.67	\$ 367.15
9	Fia Card Services, NA/Bank of America	\$ 3,207.32	\$ 159.24

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00. The secured claim of SunTrust Mortgage in the amount of \$413,773.74 was disallowed.

Prepared By: /s/JOSEPH R. VOILAND
Trustee

JOSEPH R. VOILAND
1625 WING ROAD
YORKVILLE, IL 60560
(630) 553-1951

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-20243

User: driddick
Form ID: pdf006

Page 1 of 1
Total Noticed: 31

Date Rcvd: Nov 02, 2010

The following entities were noticed by first class mail on Nov 04, 2010.

db +Frank Cimino, 35W375 Maple Ln, Saint Charles, IL 60174-6751
 aty +James A Young, James A Young & Associates, Ltd., 47 DuPage Court, Elgin, IL 60120-6421
 tr +Joseph Voiland, Joseph R. Voiland, 1625 Wing Road, Yorkville, IL 60560-9263
 14847210 ++ADVANTA, 700 DRESHER RD, HORSHAM PA 19044-2206
 (address filed with court: Advanta Bank Corp, Becket and Lee LLP, POB 3001,
 Malvern, PA 19355-0701)
 13998825 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701
 14897577 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701
 14897576 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
 13998826 American Republic Ins Co, PO Box 9287, Des Moines, IA 50306-9287
 13998827 +Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
 13998828 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14892708 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 13998829 Citi Mortgage Inc, Attention: Bankruptcy Department, Po Box 79022, Ms322,
 St. Louis, MO 63179
 14233697 +CitiMortgage, Inc., 1000 Technology Drive, O Fallon, Missouri 63368-2240
 13998835 +Fifth Third Bank, Card Center, P.O Box 740789, Cincinnati, OH 45274-0789
 13998832 +Fifth Third Bank, C/O Bankruptcy Dept, Mdrops05, 1850 East Paris,
 Grand Rapids, MI 49546-6210
 14044855 +Fifth Third Bank, POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009
 13998833 +Fifth Third Bank, 21 E State St, Columbus, OH 43215-4208
 13998823 +Fifth Third Bank Cc, 38 Fountain Square, Cincinnati, OH 45263-0001
 13998822 +Fifth Third Bank Cc, 38 Fountain Square, Cincinnati, OH 45263-0001
 13998836 +Green Sky, 35W375 Maple Ln, Saint Charles, IL 60174-6751
 13998838 +Hsbc/carsn, Po Box 15521, Wilmington, DE 19850-5521
 13998839 +Karen Barron, 1032 Elm St., Saint Charles, IL 60174-4127
 15185559 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o GM, POB 41067,
 NORFOLK VA 23541-1067
 13998841 Suntrust Mortgage iNC, 1001 Semmes Ave, PO Box 27767 RVW 3034, Richmond, VA 23261-7767

The following entities were noticed by electronic transmission on Nov 03, 2010.

13998824 E-mail/Text: bkr@cardworks.com Advanta Bank Corp, Po Box 844,
 Spring House, PA 19477
 14835146 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 03 2010 02:07:30 Discover Bank,
 DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
 13998830 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 03 2010 02:07:30 Discover Fin,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 15196023 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 03 2010 02:06:51
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
 Oklahoma City, OK 73124-8809
 14968889 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2010 02:16:16 GE Money Bank dba LOWES CONSUMER,
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 13998837 +E-mail/Text: bankruptcy@hraccounts.com H & R Accounts Inc, Po Box 672,
 Moline, IL 61266-0672
 13998840 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2010 02:16:16 Lowes / MBGA,
 Attention: Bankruptcy Department, Po Box 103106, Roswell, GA 30076-9106

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13998831* +Discover Fin, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 13998834* +Fifth Third Bank, 21 E State St, Columbus, OH 43215-4208

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2010

Signature:

